

Every Member Counts

SOUTH DAKOTA NATIONAL GUARD



THE FOCUS IS FOR SERVICE MEMBERS & FAMILIES, VETERANS, RETIREES & SURVIVORS

5 Ways to Build an Emergency Fund

By Lani Poblete. [Military Saves](#)

Life can be full of surprises—some good surprises, and some not so welcome ones, like when your car breaks down, the washing machine stops working, or a family member falls ill and you need to buy a last-minute airline ticket.

Nearly half of Americans can't cover an emergency expense of \$400 without borrowing the money or selling something. And more than half of households have less than one month's worth of income in a readily available savings account.

Starting an emergency fund might seem daunting when you feel like you are barely making ends meet, but putting away even \$50 a month can add up fast if you stick with it. During Military Saves Week, February 27 – March 4, 2017, and throughout the year, we encourage you to try these five tips.

1. **Saving a portion of your tax refund** can be a big step toward meeting your emergency savings goals. This tax season, build your emergency fund by splitting a portion your tax refund into savings, and then reward yourself by entering the [SaveYourRefund](#) contest where you could win one of 101 prizes.

2. **Do some early spring cleaning and sell your old stuff for cash.** These days the [options](#) are endless for selling your old, but still-in-good-condition items for cash. From free websites, to apps, to online yard sale groups, you'd be surprised how easy it is to sell your old stuff and earn some cash simply by snapping a picture of an item and posting it online for sale. Consignment shops are another option..

3. **Cut the cord**—the cable cord that is. When considering this option, remind yourself that cable TV is a luxury, not a necessity.

FEBRUARY Family Focus

The Mission of Service Member & Family Support is to enhance and empower the lives of our customers with consistently exceptional service & support.

Service Member and Family Support

Phone: 1-800-658-3930

There are many [alternatives](#) to cable that are less costly and will allow you to still enjoy your favorite programs and channels.

4. **Save your change. Use only cash** whenever you buy something and then take the change and small bills and sock them away. You'd be surprised how quickly this can add up. If you don't know where to begin, check out this great article on using an [envelope system](#) to manage your budget.

5. **Bring your lunch instead of eating out.** This is probably one of the simplest ways to begin saving money for an emergency fund. It may require some effort and a big change of routine in the beginning, but you will soon realize just how much money you were spending, or rather wasting, by eating lunch out every day.

For more tips on ways to save, check out the [Military Saves](#) page.

Disclaimer: The information that appears in these page(s) or attached are intended to inform service members, veterans, retirees, survivors and their families of special offers provided and are not intended to constitute an endorsement by the South Dakota Army and Air National Guard, the United States Army, the United States Air Force, or the Department of Defense. It is strictly intended to be used for informational purposes only.

Tax Season Scams

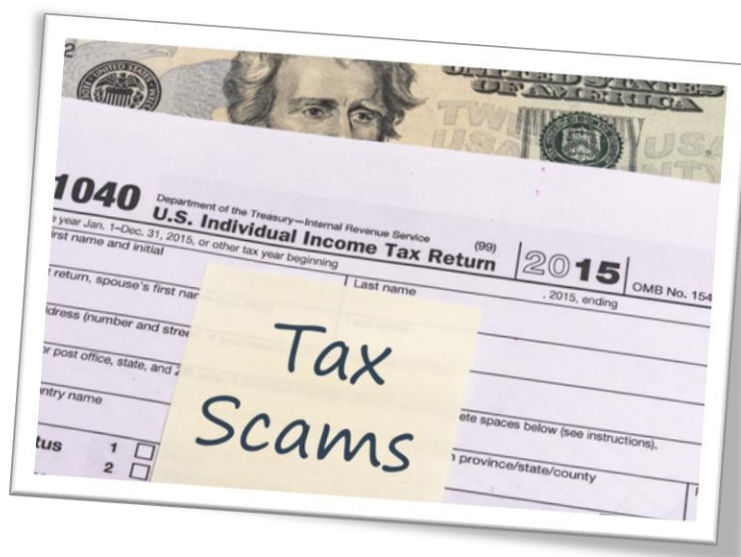
As the 2016 tax return season approaches, a surge in potential tax scams is likely to come with it. These scams come in many forms and can include fraudulent returns, phone scams, and phishing emails. They can lead to the theft of taxpayer money and personal data.

Fraudulent tax returns can be filed by malicious actors that have successfully acquired personal information from unsuspecting individuals.

While the IRS has increased their efforts to detect fraudulent returns, there is still a chance that your information could be used to file a fraudulent return. Safeguarding your personal information and filing your return as soon as possible will greatly reduce the risk of this scam as the IRS only accepts one tax return per Social Security number.

Phone calls from individuals claiming to be IRS agents is another common tax scam used by malicious actors. These scams come in many varieties but usually the malicious actor will call and explain that you owe taxes, fines or fees and convince you to make payment over the phone. You can avoid being a victim of this scam by understanding that the IRS will never demand payment or call you without first mailing you a bill.

They will also never require a specific payment method, ask for a credit/debit card number over the phone, or threaten you for not paying.



Phishing is also widely used in tax scams. The IRS observed incidents involving phishing increase by 400% during the 2016 season. Phishing usually comes in the form of an email however, text messages can also be utilized.

These phishing attacks are designed to appear as though they have come directly from the IRS. Tax season scams have become much more sophisticated over the years and some emails look official and can include links to sites that look very similar to the official IRS website (irs.gov). These scams can be avoided by understanding that the IRS does not ever initiate contact with taxpayers by email, text message, or social media.

Here is what you can do to prevent becoming a victim:

- Don't carry your Social Security card or any documents that include your Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN)

- Don't give a business your SSN or ITIN just because they ask. Give it only when required.

- Check your credit report every 12 months

- Secure personal information in your home

- Protect your personal computers by using firewalls and anti-virus software, updating security patches and changing passwords for internet accounts on a regular basis

- Don't give personal information over the phone, through the mail or on the internet unless you have initiated the contact and are sure of the recipient

More Information can be found at:

[Tax Scams/Consumer Alerts](#)

[3 Tax Scams to watch out for in 2017](#)

[Keeping yourself safe from Tax Scams Today](#)

Military Family Life Counselor (MFLC)

SDNG Temporary MFLC frequently asked questions.

Q. Who are Military Family Life Counselors (MFLC)?

A. MFLC(s) possess a master's or doctorate degree in a mental health field and are licensed or certified in a SD to practice independently.

Q. Who is eligible for support?

A. Members of the SDNG and their families. Eligible individuals may receive up to 12 non-medical and financial counseling sessions per person, per issue.

Q. What types of issues can MFLC(s) address?

A. Military and family life counselors assist service members and their families with circumstances occurring across the military lifecycle and are aimed at enhancing operational and family readiness. MFLCs provide support to individuals, couples, families, and groups, for a range of issues including but not limited to: deployment stress, reintegration, relocation adjustment, separation, anger management, conflict resolution, parenting, parent/child communication, relationship/family issues, coping skills, homesickness, and grief and loss.

Q. What issues are not appropriate for non-medical counseling?

A. Non-medical counseling is not intended to address active suicidal or homicidal thought or intent or other threats of harm to self or others, Family Advocacy Program cases, sexual assault, child abuse/neglect, domestic violence, alcohol and substance abuse, mental health conditions that have required recurring in-patient hospitalizations, someone prescribed psychoactive medication, someone currently receiving therapy by another practitioner, fitness for duty evaluations and court ordered counseling.

Q. When and where can I meet a MFLC?

A. MFLC(s) can meet at their work location identified in this flier or at a location you and the MFLC agree to. Their hours are flexible to meet during the work week, evenings and weekends. However, MFLC(s) are limited to a 50-mile travel radius.

Q. How do I schedule an appointment with a MFLC?

A. Contact the MFLC directly at:

DEBRA JOHNSON

NGHuronSDSurge@magmflc.org

(605) 461-0055

Huron Armory, 1030 3rd Street SW, Huron, SD, 57350

JUDY ZIMBLEMAN, MSW

judyz@sio.midco.net

(605) 940-1150

Sioux Falls Armory, 803 West National Guard Drive, Sioux Falls, SD, 57104

Blended Retirement System (BRS)

The Uniformed Services
Blended Retirement System



On 1 January 2018, the Department of Defense will implement the new Blended Retirement System (BRS) enacted by Congress in the Fiscal Year 2016 National Defense Authorization Act.

As this implementation date gets closer, it's extremely important for Guardsmen at all levels to begin familiarizing themselves with the new BRS as it will impact almost everyone. All military personnel accessed after 1 January 2018 will automatically be enrolled in the new BRS and those National Guard personnel with 4320 points or less years of service as of 31 December 2017 will have the opportunity to "opt-in" to the new system if they choose. Whether you fall into one of these categories or supervise someone who does, education on the new system is paramount.

We are in the education phase now. Leader education training is now available through the Joint Knowledge Online (JKO) BRS Leader Training Course at <http://jko.jten.mil>. This is **NOT** a CAC enabled site which means you can complete it anywhere. We highly encourage all supervisors to take this 30-minute training to familiarize yourself with the BRS. Although geared towards leaders, the Leader Training course is available to all and we encourage anyone looking for additional information to take the course. Counselors are being fielded in calendar 16/17 to support our National Guard personnel. A specialized course for all Guardsman eligible to opt-in to the BRS will be mandatory and will be available starting in 2017. There will also be a financial calculator to assist service members and their families to see the differences in retirement between the old and new systems. This will be fielded in late 2016.

For additional background information on BRS, please visit <http://militarypay.defense.gov>

Financial Peace University classes in Sioux Falls and Rapid City



Have you heard of Dave Ramsey? Do you want to be debt free in 2017? Then this is for you!

From January 10 through 7 March you can get your finances in order.

DATE SUBJECT

14 FEB Buyer Beware

21 FEB Clause & Effect

28 FEB From Fruition to Tuition

07 MAR Real Estate and Mortgages

The following *optional* online classes are also available:

- That's Not Good Enough!/Working in Your Strengths/Of Mice And Mutual Funds
- Military Bonus Lesson
- Military Edition of The Dave Ramsey Show on FOX Business Network

Interested? Please direct questions to CH (COL) Lynn Wilson at:

605.737.6009/605.431.5182 or lynn.j.wilson.mil@mail.mil

Blended Retirement System



Free Tax Software and Support Available

by Lisa Ferdinando, DoD News, Defense Media Activity

With the tax season upon us, service members and their families can access free tax-filing software and consultations to help them navigate the task of submitting their annual taxes.

Military members and their families can visit the Military OneSource website or call 1-800-342-9647 for the no-cost "MilTax" software, explained Erika Slaton, a program analyst with Military OneSource.

The Defense Department recognizes military members and their families have unique filing situations with deployments, relocations and various deductions and credits, she said.

The MilTax software, previously known as "Military OneSource Tax Services," was created with the military situation in mind, Slaton said.

Expert Tax Consultants Ready to Help

Tax consultants are available via phone through Military OneSource, Slaton said. In-person tax filing assistance can be accessed at military installations at a Volunteer Income Tax Assistance location.

The tax consultants can inform eligible users about the unique tax benefits available to service members and their families, Slaton said.

Tax laws change each year, Slaton pointed out, adding MilTax consultants are experts on the nuances of the law and can help users get the tax credits they earned and deserve.

"That's why it's such a great program because it is a program that is specifically designed for those unique military tax situations," she said.

Confidential, Secure Resources

MilTax is confidential and secure, Slaton said. The online filing program allows users to submit a federal return and up to three state tax returns, she said.

Those eligible for MilTax include members of the Air Force, Army, Navy, Marines and National Guard. Coast Guardsmen serving under Title 10 authority are entitled to the services as well. Retired and honorably discharged members are authorized for up to 180 days past their separation. Spouses, dependent children and survivors are able to use the free services as well.

Calculations are backed by a 100-percent accuracy guarantee, Slaton said.

The deadline to file taxes this year is Tuesday, April 18. The traditional tax deadline day is April 15, but it falls on a Saturday this year.



Call, Click, Connect

Slaton wants the military community to know about the range of services and resources available at no cost through the Defense Department-funded Military OneSource, including related to health, family relationships, education, employment, financial issues, deployments and transitions.

Military members and their families, she said, can "call, click and connect today" to access these services.

"We encourage service members and their families to learn more about Military OneSource, MilTax and all of the services that are available because it is a benefit that they deserve," she said.

More information and resources are available by [clicking here](#).



STARTING OR GROWING A VETERAN-OWNED BUSINESS

Sign up for Boots to Business Reboot, an entrepreneurship training program for veterans and their spouses.

OWNING A VETERAN-OWNED SMALL BUSINESS

Veterans have the character, discipline and skills needed to succeed as small business owners and entrepreneurs. Wondering what it takes and how you can prepare? Enroll in Boots to Business Reboot.

ABOUT BOOTS TO BUSINESS REBOOT

Boots to Business Reboot is a two step training program that provides participants an overview of business ownership as a career vocation, an outline and knowledge on the components of a business plan, a practical exercise in opportunity recognition, and an introduction to available public and private sector resources.

Step one is the Introduction to Entrepreneurship course eligible to Veterans of all eras, Servicemembers (including members of the National Guard and Reserves) and their spouses. This course is instructed by SBA and its partners who are skilled business advisors.

Step two is an eight-week online Foundations of Entrepreneurship course instructed by a consortium of professors and practitioners led by the Institute for Veterans and Military Families at Syracuse University.

Notes: i. A participant must complete the Introduction to Entrepreneurship course to be eligible for the Foundations of Entrepreneurship course. ii. Cosponsorship Authorization #15-2110-147. SBA's participation in this cosponsored activity is not an endorsement of the views, opinions, products or services of any cosponsor or other person or entity. All SBA programs and services are extended to the public on a nondiscriminatory basis. iii. Reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance. Contact: 202-205-6773 or Treva.hall@sba.gov.

Saturday

February 25, 2017 at 8:30 a.m.

Black Hills Business Development Center

on the

**Campus of the School of Mines and
Technology**

**525 University Place, Suite 100,
Rapid City, SD 57701**

**For registration attendees are asked to
pre-register by visiting at**

<http://boots2business.org/rebootapply/>

For More Information

Call: David Puls at (605) 330-4243 ext. #13

Or Email: David.Puls@sba.gov

BROUGHT TO YOU LOCALLY BY:

U.S. Small Business Administration-
South Dakota District Office
Veterans Business Outreach Center
Black Hills Business Development Center
SD Center for Enterprise Opportunity (SD CEO)
- Women's Business Center
Small Business Development Center
SCORE
Procurement Technical Assistance Center

The Boots to Business Reboot program is provided through the coordinated efforts of the SBA and the following valued partners:



Monthly Focus

Project Healing Waters



Having survived cancer surgery; and, having lots of further test work done for a serious heart problem at the VA hospital; an opportunity was given to attend a Vets and Vises Fly Tying Marathon put on by members of Project Healing Waters; an event given for disabled Veterans that was held in the evening at the local American Legion Post.

The Project Aware Staff Members enabled those of us attending that evening, to begin the wonderful art of fly tying through their patience and personal coaching.

It was very enjoyable taking part in a new hobby with the others there; all of us being encouraged to highlight our creativity in a very friendly atmosphere of social camaraderie.

It wasn't long afterwards, that I was hospitalized at the VA hospital following a stroke. And, while recovering during those long days in the hospital, my wife brought the fly tying equipment and supplies which had been acquired at the first Project Healing Waters get-together so that I could have something practical to do.

Not only that, but a representative of Project Healing Waters came up to see me in the VA hospital; and, together we had a nice time discussing this wonderful, outdoor-related fishing pastime.

Since then; and, a subsequent heart operation; attending the twice-monthly meetings of Project Healing Waters with other disabled Vets, has beneficially enhanced my life. Together we have been able to build fly rods from kits; and, been equipped with fly reels and line so that we can actually go fishing, too.

Meeting with others and taking part in a hands-on hobby together like this is very much enjoyed.

Those of us involved have also taken part in a fly fishing expedition with other disabled Vets from the upper midwest; all provided by Project Healing Waters.

Project Healing Waters has opened the door to many new friendships; experiences; and, memories which will not ever be forgotten.

Norwood BayBridge
Sioux Falls, South Dakota



The mission of Project Healing Waters Fly Fishing, Inc. is dedicated to the physical and emotional rehabilitation of disabled active military service personnel and disabled veterans through fly fishing and associated activities including education and outings.

If you are interested in Project Healing Waters you can contact them at:

Main Telephone: 301-830-6450
Toll-Free: 866-251-7252
Fax: 301-430-7344

Or write to:
Project Healing Waters Fly Fishing, Inc.
Post Office Box 695
LaPlata, MD 20646

<http://www.projecthealingwaters.org/contact-us/>

Attention All Job Seekers!!



As we start to approach Spring, we also approach the opening of Job Fair Season.

There will be three major Job Fairs in March:

The 27th Annual Business, Industry and Government (BIG) Job Fair

Thursday, March 2nd, 2017
10:00 am to 4:00 pm
Sioux Falls Convention Center
Sioux Falls, South Dakota
South Dakota teachers Job Fair

South Dakota Teacher Job Fair

Thursday, March 2nd, 2017
10:00 am – 4:00 pm
Sioux Falls Convention Center
Sioux Falls, South Dakota

The Black Hills Regional Job Fair

Wednesday, March 15, 2017
12:00 noon - 6:00 pm
Rushmore Plaza Civic Center, Rapid City, SD

For information on registering as a job seeker, use the following link:
<http://www.getgrads.com/about>

The South Dakota National Guard Employment Support Program (ESP) and Military One Source will sponsor two Webinars to aid job seekers in preparing for the above mentioned job fairs.



Thursday, February 16th, 5:00 PM MST/6:00 PM CST: "Organizing Your Job Search"

Thursday, February 23rd, 5:00 PM MST/6:00 PM CST: "How to Work a Job Fair"

For information on registering for these Webinars, or other employment seeking assistance, contact:

Mr. Scott MacDonald,
South Dakota ESP Program Support Specialist,
scott.macdonald.ctr@mail.mil
Office phone 605-737-6011.

Finally, check out the new Employment Support Program web page. The Employment Support Program page can be accessed from either the Careers Pulldown Menus or through the Family Programs web page. This page offers a tool box to aid you in your job search, links to other resources and also information forums. We are also asking employers to post job openings with us.

The page can be found at:
<http://sd.ng.mil/Careers/ESP/Pages/default.aspx>

SPOTLIGHTS



Military and Veteran Discounts
See page 9



Applied Suicide Intervention Skills Training (ASIST)
Information on page 17



Getting a Tax Refund?
Pages 13-14

SDNG STATE FAMILY & YOUTH SYMPOSIUM 2017



Saturday March 25 10am-5pm
Sunday March 26 8am-Noon

8am-10am Family Readiness Leadership Training

Internationally known Public Trainers



Trav Bell
"The Bucket List Guy"
- Goal Setting
"This is about the person
you have the potential
to become."



Megan Johnson
"Gen Xpert"
- Generational Communication
Bright, funny, delightful
Generational Humorist



Stephen Shedletzky
"Head Engagement Officer"
- Simon Sinek's team"
- Family Teamwork
Inspiring people to go to work

0-5
Child Care
(Learning basic social skills)

6-9
Team Building
Bullying
Painting Glass Art

10-12
Team Building
Bullying
Social Media
Painting Glass Art

13-17
Team Building
Bullying
Social Media
Sexual Assault
Prevention
Painting Glass Art



**Something
for all ages**

Registration form soon to follow

Military and Veteran Discounts

Did you know that the South Dakota Military Family Assistance Center keep a listing on our [Facebook](#) page of all the businesses across the state that offer verified discounts to Military members and their Families?

Always confirm the discount before ordering/purchasing, and always show your Military ID. Discounts are available at participating locations only and are subject to change.

If you know of an additional Military Discount offered to Military Members, Veterans and their Families, please call 605.737.6975 to get it listed for others to use. Also, if a discount has changed or is no longer available please call so it can be changed.



Military Kids Adventure Day!

**Sioux Falls, SD
18 February 2017**

**Registration Deadline:
13 February 2017**

**AGES
6-10**



Purpose:

To involve younger military children in an environment that helps them connect with each other, learn and have fun.

Calling all Military Kids!

Come and join the fun at Great Bear Recreational Parks.

You will have the opportunity to explore some U.S. History with a President's Day project, learn some resiliency with #HTGS (Hunt The Good Stuff) and of course experience the adventure of snow tubing at the Kirby Family Tube Park!

Register Soon! Limited to 20

CHILD WILL NEED TO BRING

1. Warm Clothes

We will be snow tubing so please dress appropriately.

2. Spending Money or Sack Lunch

Adventure Day wouldn't be complete without a hot cocoa or lunch from the concessions. You may bring sack lunch instead if you wish. However, Great Bear does offer a full lunch menu in their food court.

AGENDA

- 9:00-9:30 Registration/Ice Breaker Games
- 9:30-12:00 Hit the slopes for Snow Tubing
- 12:00-12:30 Lunch
- 12:30-1:00 President's Day project
- 1:00-1:30 Guest Speaker: Adventures of Being a Military Child

- 1:30-1:45 #HTGS
 - 1:45-2:00 Clean up Time, Evaluations and Parent Pick up
- Child should be picked up no later than 2:00 p.m.
Drop off and pick up at Great Bear
5901 E Rice St.
Sioux Falls, SD 57110

**Date: Saturday
18 February 2017**

**Time: 9:00 a.m.
to 2:00 p.m.**



Please send registration forms to:

SDNG Child & Youth Program
ATTN: Candice Twinnereim, CTR
1951 North HWY 20
Watertown, SD 57201

If you have any questions please call 605-882-9376 / 605-787-3312 or email candice.l.twinnereim.ctr@mail.mil



REGISTRATION
2017 Military Kids Adventure Day
 Great Bear Recreation Park
 5901 E. Rice St.
 Sioux Falls, SD 57110

9:00 a.m. - 2:00 p.m. 18 February 2017
(Ages 6-10)



Registrations Due by: Monday, 13 February 2017

CHILD NAME: _____

Preferred Name: _____ **DOB:** _____ **Age:** _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Home Phone: () _____ **Male:** _____ **Female:** _____

List Special Needs, Allergies, or Concerns: _____

PARENT(S) / GUARDIAN NAME: _____

Phone #: Daytime: () _____ Evening: _____

Cell#: () _____ **Email:** _____

MILITARY MEMBER INFORMATION:

Name: _____ **Rank:** _____ **Branch of Service:** _____

Unit: _____ **Relationship to Child:** _____ **Currently Deployed:** _____

Registration Fee Due with form: \$10 per child x _____ = \$ _____ Total Child(ren)
(Registration Fee will be used for Snow Tubing fee)

- ~ Participants must be a child/grandchild, sibling, or legal dependent of a South Dakota Military Member or Retired Member~
Registration: Military Kids Adventure Day - Sioux Falls - due by Monday, 13 February 2017
- 1. Registration:** Please make sure registration form is filled out completely and signed where indicated.
 - 2. Registration Verification:** Registration Verification Information will be sent out upon receipt of Registration Form.
 - 3. Mail to:** SDNG Child & Youth Program, ATTN: Candice Twinnereim CTR
 1951 North HWY 20
 Watertown, SD 57201

I certify that I am the legal parent/guardian of the child listed on this application.

***I grant permission to the South Dakota Military Kids Adventure Day staff to approve emergency medical treatment for my child.**

***I give permission for the release of my child's name and address to be provided to staff for the purpose of future communications.**

It will not be sold or distributed for any other use. I grant the South Dakota National Guard the non-exclusive and irrevocable rights and license to make, edit and use pictures/videos of my child in print, electronic and projection for educational and promotional purposes. I release the above from any and all claims of payment for performance rights, residuals or damages for libel, slander, invasion of privacy, or any claim based on the use or said material.

***I hereby waive any claim against the South Dakota National Guard, the South Dakota National Guard Service Member & Family Support Office, Child & Youth Program and contract employees, the state of South Dakota, or the United States of America, for any causes which may arise in connection with the participation of the below named child in the South Dakota Military Kids Adventure Day.**

 (Child's Name)

 (Parent/Guardian) Signature

 Date



Compassionate Care Hospice Celebrates Heart Month With 'Notes of Honor'

February 24, 2017

R Scrapbook Store

3709 W 41st Street, Sioux Falls, SD

Any time between 11 a.m and 8 p.m

Help us honor our Veterans
and Service Members
by making handmade
cards filled with special
thoughts and wishes
to show we remember and
thank them for their service
to us and our country.

These cards will go to Military
Personnel currently deployed,
family members of deployed
service members, and retired
military.

Card ideas - Happy Birthday,
Thinking of You, Thank you, and
Have a Great Day cards

Tune in to 96.5 to hear more details as they will be featuring this event
for their Hands and Feet project for the month of February.

Donated card making supplies are welcome - please call the
R Scrapbook store for more information 338-7502

Food and fun will be provided

Woo-Hoo! Getting a Tax refund?

By Andre Milteer, AFC®

You've finished calculating your 2016 Federal Income Tax...checking the numbers and making sure the dimes/nickels/pennies all line up. The moment of truth arrives: TAX REFUND>>YES! Jerry Maguire would shout, "Show me the Money!"

Tax refunds have become a cottage industry within the financial sector. Living in a world of instant gratification, we want our (refund) money now – as in—Right Now. Enter in the magic of tax anticipation loans. File your taxes, e-File or via a commercial software program, many Taxpayers will be offered an instantaneous tax anticipation offer. Should we decide to have our taxes commercially-prepared via a Tax "expert" Preparation commercial franchise, the Preparer will most certainly offer a tax anticipation loan...before the digital ink has dried on the circuit board.



What Say the Research

All types of tax refund schemes blanket the marketplace during tax season. Everything from the marketing of services not needed by the consumer toward the most common type of false marketing...annual percentage rates (APR) on the "loan." During tax year 2015, Consumer Financial Protection Bureau (CFPB) Director Richard Cordray published remarks concerning tax anticipation loans made to members of the Navaho Tribe:

The rates on these loans were grossly understated. The loan agreements told consumers that the IRS normally makes an electronic deposit in about 12 days, yet they based the APR on an estimate that the loan would last 45 days. Because this time frame was inaccurate, the APRs were significantly understated. As a result, consumers were deceived into believing that the loans were not as costly as they actually were.ⁱ

Tax refunds provide a quasi-forced-savings for many families. The checked box on our W-2 forms will show zero-to-one dependent exemptions although the household has three-to-four members. Nothing wrong with that; the Federal Government is being gifted with an interest-free loan. Ok...but now, we want to reap and harvest the rewards of that savings strategy. We Want Our Refund...and we want it now. Cue the *Tax Refund Anticipation Loan*.

Tax Refund Related Products

The single authority for all things federally-taxed –is of course- the Internal Revenue Service (IRS.gov). Tax anticipation loans are referred to as Refund Anticipation Loans (RAL) by the IRS.

Tax refund-related products are financial products based on taxpayers receiving a tax refund. Financial institutions offer a variety of financial products to taxpayers based on their refunds. Such products include a Refund Anticipation Loan (RAL) which is money borrowed by a taxpayer from a lender based on the taxpayer's anticipated income tax refund, and a Refund Anticipation Check (RAC) which directs the refund to a financial institution which disburses fees and the balance to the taxpayer.ⁱⁱ

Once the Taxpayer and the Tax Preparer/Provider come to a RAL agreement, the end result is money-in-hand (aka a Refund Anticipation Check RAC). “The IRS is in no way involved in or responsible for RALs, RACs or other financial products.” The IRS is not a regulator of RALs, yet a basic fee restriction applies to authorized providers. “Providers may not base their fees on a percentage of the refund amount or compute their fees using any figure from tax returns.” [IRS.gov]

What about Zero % RACs

To gain a broader perspective, I visited the H&R Block (referred to as **Block**) website [HRBlock.com]. Without an intention to either endorse or discredit **Block**, let’s look at the **Block** model. Their site advertises: *Get your taxes prepared then you could get a Refund Advance [RA] of up to \$1,250ⁱⁱ*

Block promotes the *Refund Advance* (aka RAL) as a “0% Interest Loan.” (HRBlock.com) Here’s the question: Is there *really* such things as **0% interest**? Hmmmm...

One of the many words of wisdom, spewed from the mouth-well of my ancestors was to always to *read the fine print*. I didn’t understand what that meant – as a 10 year old. Yet having had my 57th birthday last week, I finally get it. **Read the Fine Print!** Here is **Block’s** [fine print](#) for their RAL 0% interest offer:

**This is an optional tax refund-related loan from MetaBank®, not your tax refund. Loans offered in amounts of \$500, \$750, or \$1,250. *Approval and loan amount based on estimated refund, ID verification, eligibility criteria, and underwriting. If approved, funds will be loaded on a prepaid card and the loan amount will be deducted from your refund reducing the amount paid directly to you. Tax returns may be e-filed without applying for this loan. Fees for other optional products or product features may apply. Limited time offer, at participating locations. Not offered in PR. HRB Maine License Number FRA2.^{iv}*

What does Good Look like?

By and large, we all work, live, and pay our taxes. A tax, in this case, refers to Federal Taxes [sales tax, property tax, cigarette tax, fuel tax –others to mention a few]. We (legally) under-declare our W-2 exemptions in order to maximize our tax refunds. We want and need our tax refunds; these RA/RAL/RACs are available to us from various commercially financial marketplaces. Serving a purpose, we ask the \$64,000 question: Should I take the company offer of a RAL? The smart decision lies with you...IF you listen to your Grandmother’s whisper: “Always...*Read the Fine Print.*”

Andre Milteer, AFC® is a personal financial counselor working with Air/Army Guardsmen as well as Reserve Forces in South Dakota. Office-based in Sioux Falls, Andre is available to help Military and Family Member I.D. eligibles with issues related to personal finance. Milteer may be contacted via text/voice @ (605) 496-5288 or email: PFC.SD.NG@Zeiders.com. *The content within this article is not intended to be a substitute for professional tax advice. The Author is **not** a certified/licensed taxation expert, yet has advanced training in general topics of personal consumer tax preparation.*

¹ Prepared Remarks of CFPB Director Richard Cordray on the Illegal Tax-Refund Scheme Enforcement Press Call <http://www.consumerfinance.gov/about-us/newsroom/prepared-remarks-of-cfpb-director-richard-cordray-on-the-illegal-tax-refund-scheme-enforcement-press-call/>

¹ **Tax Refund-Related Products** <https://www.irs.gov/uac/tax-refund-related-products>

¹ HR Block Promotional

https://www.hrblock.com/lp/fy17/refundadvance.html?otppartnerid=9007&campaignid=ps_mcm_9007_0176&omnisource=GL|CAMPSitelink|ADGPSitelink|KWRDh%26r%20block&KeywordID=195953&gclid=CMCg3-u07dECFQwLaQod7RQP6A#/en/

¹ Block Refund Advance (fine print) <https://www.hrblock.com/lp/fy17/refundadvance.html>

South Dakota National Guard Scholarships

Suspense: 15 March

Corning Scholarship

BACKGROUND

This scholarship endowment is made possible by donations from the South Dakota National Guard Officers and Enlisted Associations and is established in memory of Major General Duane L. "Duke" Corning's love and dedication for these associations and for his fidelity, dedication and unselfish service to his state, nation, and fellowman. The purpose of the memorial endowment is to encourage active/retired members of the South Dakota National Guard (Army and Air) and their dependents to pursue degrees in higher education at an accredited institution of their choice. Two \$1,000 scholarships will be awarded by the Enlisted/Officer Associations for the Major General Duane L. "Duke" Corning Scholarship.

*There will be no Mallow Memorial Scholarship for 2017.

The USAA Scholarship

BACKGROUND

This scholarship endowment is made possible by the USAA insurance program. The purpose of the USAA scholarship is to encourage active enlisted members of the South Dakota National Guard, (Army and Air), and their dependents to pursue degrees in higher education at an accredited institution of their choice. This objective is to be accomplished through annual award of the USAA Scholarship. A scholarship will be awarded by the Enlisted Association at the State Conference and may be in the amount of \$500 or \$1000 to be determined by USAA.

MINIMUM QUALIFICATIONS

To be considered for this award, an applicant must be:

- * **(Corning):** A current/retired member or a dependent of a current/retired member of the South Dakota National Guard Officer or Enlisted Associations.
- * **(USAA):** A current member or a dependent of a member of the South Dakota National Guard Enlisted Association
- * **(BOTH):** A graduating high school senior and/or an individual enrolled or having intent to enroll in a post-secondary institution (undergraduate study only) on a full-time basis.

APPLICATION PROCEDURES

To apply for the SDNG Scholarships, applicants must submit the following, in its entirety, by the posted deadline above.

- A scholarship application form (including the brief autobiography requested at the bottom of the application)
- At least one letter of academic recommendation. This should be from a teacher, counselor, dean or professor addressing the applicant's academic achievements.
- At least one letter of personal recommendation. Should be from a community leader, minister, elected official, or unit commander (if member of National Guard) addressing the applicant's moral and personal traits, character and leadership abilities. (Cannot be a parent)
- An official high school and/or college transcript which indicates the applicant's cumulative grade point average and one copy of the applicant's latest SAT/ACT test scores (if applicable).

Completed packages must be received by posted deadline or they will be returned to the applicant. Do not have the official transcript or the letters of recommendation sent directly because your entire package must be sent under one cover.

The 2017 application materials must be submitted by March 15th 2017 to:

Josh Wermers, 10000 Pioneer Ave., Rapid City, S.D. 57702

The SDNG Scholarship 2017 Application

A NON-RENEWABLE MERIT SCHOLARSHIP

NAME: _____
(Last) (First) (Middle)

HOME ADDRESS: _____
(Street) (City) (State) (Zip)

TELEPHONE: (_____) _____

BIRTHDATE: _____
(Day, Month, Year)

YOU MUST BE A CURRENT MEMBER OF OR BE A DEPENDENT OF A MEMBER OF THE SOUTH DAKOTA NATIONAL GUARD AND BE A MEMBER OF THE SOUTH DAKOTA NATIONAL GUARD ENLISTED ASSOCIATION FOR USAA AND A MEMBER OF ENLISTED OR OFFICERS ASSOCIATION FOR CORNING.

PLEASE GIVE NAME, RANK, ADDRESS, TELEPHONE NUMBER, AND UNIT OF MEMBER.
IF SAME AS ABOVE, STATE SO AND GIVE RANK AND UNIT.

SCHOOL OR COLLEGE YOU PLAN TO ATTEND: _____

MAJOR AREA OF STUDY: _____

LIST AWARDS, HONORS, AND OFFICES IN HIGH SCHOOL, COLLEGE OR OTHER TRADE SCHOOLS: _____

LIST EXTRA CURRICULAR & COMMUNITY ACTIVITIES & HONORS: _____

PLEASE COMPLETE A BRIEF AUTOBIOGRAPHY (DO NOT EXCEED 300 WORDS) DESCRIBING YOUR EXPERIENCES TO DATE AND INDICATING AT THE END YOUR HOPES AND PLANS FOR THE FUTURE.

DATE: _____ SIGNATURE: _____

(If you need more room for any questions, continue on a separate sheet of paper)



*South Dakota Army National Guard
G-1 / Suicide Prevention Program*



Applied Suicide Intervention Skills Training

If you want to feel more comfortable, confident and competent in helping to prevent the immediate risk of suicide, this two-day workshop is for you.

ASIST is the most widely used intervention skills training in the **United States**.

There are four **ASIST** courses scheduled for FY17 and the hours of each class are from 0800-1600 both days.

- 14-15 December 2016, Camp Rapid , Building 802, Rooms 113/114
- 1-2 April 2017, Sioux Falls RTI, Rooms 127/128
- 18-19 June 2017, Camp Rapid, JFHQ Readiness Center, Rooms A134/A135
- 7-8 September 2017, Sioux Falls RTI, Rooms 127/128

Everyone 16 and older is welcome

Be part of a team improving the community

Help someone when they need it most

For more information about upcoming training or to RSVP please contact:

SSG Mike Strang

G-1 / Suicide Prevention Program Manager (SPPM)

605-737-6949 or Michael.l.strang.mil@mail.mil



Strong Bonds is conducted in an offsite retreat format in order to maximize the training effect. The retreat or "get away" provides a fun, safe, and secure environment in which to address the impact of relocations, deployments, and military lifestyle stressors.

25-26 February 2017 – Deadwood
Ski Weekend for Singles

18-19 March 2017 – Sioux Falls
Active Military Families

For additional Information contact
Chaplain (COL) Wilson at 605-737-
6009 or lynn.j.wilson.mil@mail.mil

FEBRUARY Family Focus

Service Member and Family Support
South Dakota National Guard

2823 W. Main St, Rapid City SD 57702

1-800-658-3930

